

IN HOUSE CORPORATE ATTORNEY FOR UNIVERSAL FIDELITY LP

1445 Langham Creek Drive • Houston, TX 77084

Office Hours: 8:00 a.m. to 9:00 p.m. Monday • Thursday • 8:00 a.m. to 5:00 p.m. Friday • 8:00 a.m. to 12:00 p.m. Saturday

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Office Number: 1-800-527-6966

Date: 4/23/07

EDP Number: 12-07-402-5271

12-07-402-5271

MARY HERNANDEZ

SPC 205

510 SADDLE BROOK DR

SAN JOSE CA 95136-4218

YOUR PHONE NUMBER: 408-226-4723

\*IF NO NUMBER, WE'RE SEARCHING.

## CLIENT INFORMATION:

GE MONEY BANK

JC PENNEY CONSUMER

ACCOUNT NUMBER: 600889768562800

AMOUNT DUE AS OF 4/23/07 :

\$1,769.21

Dear MARY HERNANDEZ,

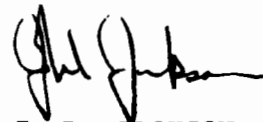
I serve as In-House Attorney and I am an employee of Universal Fidelity LP. Universal Fidelity LP is my only source of employment and one of my responsibilities is to oversee the collection process and advise them in matters of corporate law.

Our records indicate that you are indebted to our client for the above balance due.

Save Time! Save a Stamp! Make your payment on-line via our secured website: [www.payuflp.com](http://www.payuflp.com). You may also call us at 1-800-527-6966 and a representative will take your payment over the phone. Otherwise, use the below coupon and the provided envelope to mail in your payment.

Do not consider this letter a notification of intent to sue, since I do not have the legal authority to sue. I have not, nor will I, review each detail of your account status, unless you so request.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION.



J. L. JACKSON  
CORPORATE ATTORNEY

EXHIBIT

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CHECKS MAY BE ELECTRONICALLY DEPOSITED

DETACH PAYMENT COUPON AND MAIL IN RETURN ENVELOPE PROVIDED TO ENSURE PROPER CREDIT TO YOUR ACCOUNT

NOTICE: SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION AND CHANGE OF ADDRESS

CDJC 1200 CA 4/23/07

408-226-4723

NAME: MARY HERNANDEZ

ACCOUNT NO.: 600889768562800

JC PENNEY CONSUMER

BALANCE DUE: \$1,769.21

AMOUNT ENCLOSED: \$ \_\_\_\_\_

CELL PHONE#: \_\_\_\_\_

HOME PHONE#: \_\_\_\_\_

E-MAIL ADDRESS: \_\_\_\_\_

12074025271 8 000176921 000176921 CDJC

EDP NO.: 12-07-402-5271

UNIVERSAL FIDELITY LP

ATTN: JOHN JACKSON

P.O. BOX 941911

HOUSTON, TX 77094-8911

REQUIRED PAYMENT DETAIL: ☐ CHECK☐ MONEY ORDER ☐ VISA ☐ MASTERCARD

CREDIT CARD NUMBER \_\_\_\_\_ EXPIRES

3-DIGIT SECURITY CODE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

THIS IS AN ATTEMPT TO COLLECT A DEBT AND/OR SUBROGATION CLAIM AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR. UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING YOUR INITIAL NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN 30 DAYS FROM RECEIVING YOUR INITIAL NOTICE, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF A JUDGMENT AND MAIL YOU A COPY OF SUCH JUDGMENT OR VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN 30 DAYS AFTER RECEIVING YOUR INITIAL NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

WE ARE REQUIRED UNDER STATE LAW TO NOTIFY CONSUMERS OF THE FOLLOWING RIGHTS. THIS NOTICE DOES NOT CONTAIN A COMPLETE LIST OF THE RIGHTS CONSUMERS HAVE UNDER STATE AND FEDERAL LAW.

**CALIFORNIA RESIDENTS:**

THE STATE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT AND THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRE THAT, EXCEPT UNDER UNUSUAL CIRCUMSTANCES, COLLECTORS MAY NOT CONTACT YOU BEFORE 8 A.M. OR AFTER 8 P.M. THEY MAY NOT HARASS YOU BY USING THREATS OF VIOLENCE OR ARREST OR BY USING OBSCENE LANGUAGE. COLLECTORS MAY NOT USE FALSE OR MISLEADING STATEMENTS OR CALL YOU AT WORK IF THEY KNOW OR HAVE REASON TO KNOW THAT YOU MAY NOT RECEIVE PERSONAL CALLS AT WORK. FOR THE MOST PART, COLLECTORS MAY NOT TELL ANOTHER PERSON, OTHER THAN YOUR ATTORNEY OR SPOUSE, ABOUT THE DEBT. COLLECTORS MAY CONTACT ANOTHER PERSON TO CONFIRM YOUR LOCATION OR ENFORCE A JUDGMENT. FOR MORE INFORMATION ABOUT DEBT COLLECTION ACTIVITIES, YOU MAY CONTACT THE FEDERAL TRADE COMMISSION AT 1-877-FTC-HELP OR WWW.FTC.GOV.

**COLORADO RESIDENTS:**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CAB.HTM.

**MASSACHUSETTS RESIDENTS:**

**IMPORTANT NOTICE**

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

**MINNESOTA RESIDENTS:**

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

**NORTH CAROLINA RESIDENTS:**

THIS COLLECTION AGENCY IS LICENSED BY THE COMMISSION OF INSURANCE OF THE STATE OF NORTH CAROLINA, LICENSE NUMBER #3162.

**TENNESSEE RESIDENTS:**

THIS COLLECTION AGENCY IS LICENSED BY THE COLLECTION SERVICE BOARD, STATE DEPARTMENT OF COMMERCE AND INSURANCE, 500 JAMES ROBERTSON PARKWAY, NASHVILLE, TENNESSEE 37243.

(4-05)

**Change of Address Form** Please print change of address and/or telephone number below:

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Home Phone ( ) \_\_\_\_\_ Work Phone ( ) \_\_\_\_\_ Cell Phone ( ) \_\_\_\_\_

Email Address \_\_\_\_\_

Signature \_\_\_\_\_

**John Lee Jackson**

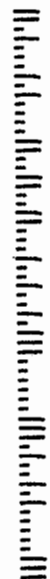
**CORPORATE ATTORNEY**  
1445 Langham Creek Dr.  
Houston, TX 77084-5012

POSTMASTER: If undeliverable as addressed, refer to Section 169 of the Official Postal Code.

12-07-402-5271  
MARY HERNANDEZ  
SPC 205  
510 SADDLE BROOK DR  
SAN JOSE CA 95136-4218

122 E. J. JAHN

95136



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FIRST CLASS



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